market prices exceeding 8 per cent in every year since 2003-04. Poverty on Uniform Recall Period basis has also fallen from 36 per cent in 1993-94 to 27.5 per cent in 2004-05. However, Government is also aware of the problems faced by the common man, especially the farmers. Several steps have been taken to address the problems of this segment of population which include the National Rural Employment Guarantee Scheme, Aam Admi Bima Yojana, Rashtriya Swasthya Bima Yojana, Scheme of debt waiver and debt relief for farmers. In the last few years, the Government has given more importance to inclusive growth which is also one of the important objectives of the Eleventh Five Year Plan.

**Debt of farmers**

1930. SHR1MATI BRINDA KARAT:
SHRI UDAY PRATAP SINGH:

Will the Minister of FINANCE be pleased to state:

whether Government has any estimate of debt of farmers specifically small and marginal farmers in the country;

whether Government 's considering to waive off the loan of these farmers; and

if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) to (c) In the Union Budget 2008-09, the Government has announced a debt waiver and debt relief scheme for farmers, which covers all agricultural loans disbursed by Scheduled Commercial Banks (SCBs), Regional Rural Banks (RRBs) and Cooperative Banks upto 31st March, 2007 and overdue as on 31st December, 2007. The scheme stipulates complete waiver of all loans that were overdue on 31.12.2007 and which remained unpaid until 29.02.2008 for small and marginal farmers, while there is a One Time Settlement (OTS) scheme for other farmers during the same period. The OTS covers a rebate of 25% against payment of the balance amount of 75%.

Government estimates that about three crore small and marginal farmers and about one crore other farmers will benefit from the scheme. The total value of overdue loans being waived is estimated at Rs. 50,524 crore and the OTS relief on the overdue loans is estimated at Rs. 9,790 crore.

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**Farms Loan disbursed in Andhra Pradesh**

1931. SHRIMATI N.P. DURGA: Will the Minister of FINANCE be pleased to state:

whether it is a fact that Government has surpassed the target of farm loans of Rs. 1.72 lakh crore and reached an unprecedented Rs. 1.75 lakh crore;

if so, the details of loan disbursed in the State of Andhra Pradesh;

whether it is also a fact that Government has now set a target of disbursing Rs. 2.35 lakh crores to farmers;

if so, the details thereof;

(e) whether any target has been set for Andhra Pradesh; and

(f) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) to (d) The details of ground level credit targets set and achieved by all agencies for the disbursement of loan to agriculture during the years 2006-07 to 2008-09 are as follows:

| Year | Target | Achievements |
|---|---|---|
| 2006-07 | 1,75,000 | 2,29,400 |
| 2007-08 | 2,25,000 | *1,73,173.69 |
| 2008-09 | 2,80,000 | - |

(e) and (f) A disbursement target of Rs. 22,650 crore has been set for Andhra Pradesh for the year 2007-08, of which the banks have already disbursed Rs. 18,742 crore (provisional figures) till December, 2007.

**Board of Public Sector Banks**

1932. SHRI ALI ANWAR: Will the Minister of FINANCE be pleased to state:

whether his Ministry, while making appointments of non-official directors on the Board of the Public Sector Banks or other committees such as Investment Commission under its jurisdiction, oversee that such appointees do not misuse their position for their personal interest;

if so, the total numbers of Non-official Directors and how many of them belong to OBCs/SCs/STs/Minority/OBC Minority Community;

whether any guidelines/instructions had been issued to prevent conflict of interest; ,

if so, the details thereof; and

if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) to (e) While making appointments of non-official directors on the Boards of Public Sector Banks, every endeavour is made to select persons having special knowledge or practical experience in agriculture and rural economy, banking, cooperation, economics, finance, law, small scale industry or in any other matter, the special knowledge of and practical experience of which would, in the opinion of the Government, be useful for the bank or represent the interest of the depositors, farmers, workers and artisans. There is no non-official director in the Investment Commission. The terms of reference of Investment Commission are such that they do not lend any scope for misuse. As on date, 71 non-official